

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

SANDI J. URSEL

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.: 14-70668 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

March 23, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 09/19/2014 and confirmed on 11/4/14 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		46,004.60
Less Refunds to Debtor	836.34	
TOTAL AMOUNT OF PLAN FUND		45,168.26

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,879.00	
Trustee Fee	1,885.68	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		5,764.68

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	M & T BANK	0.00	14,935.24	0.00	14,935.24
	Acct: 7837				
	BANK OF AMERICA**	175.90	175.90	225.71	401.61
	Acct: 9337				
	M & T BANK	257.08	257.08	0.00	257.08
	Acct: 7837				
	CAPITAL ONE AUTO FINANCE**	15,375.46	15,375.46	2,765.49	18,140.95
	Acct: 2152				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: 1403				
					33,734.88

Priority					
	KENNETH P SEITZ ESQ	3,879.00	3,879.00	0.00	0.00
	Acct:				
	SANDI J. URSEL	0.00	0.00	0.00	0.00
	Acct:				
	SANDI J. URSEL	836.34	836.34	0.00	0.00
	Acct:				
	LAW OFFICES OF KENNETH P SEITZ	0.00	0.00	0.00	0.00
	Acct:				

*** N O N E ***

Unsecured					
	PRA/PORTFOLIO RECOVERY ASSOC	2,200.44	2,200.44	0.00	2,200.44
	Acct: 3381				
	CONEMAUGH MEMORIAL MED CNTR	0.00	0.00	0.00	0.00
	Acct: 4437				
	CONEMAUGH MEMORIAL MED CNTR	0.00	0.00	0.00	0.00
	Acct: 3735				
	CONEMAUGH PHYSICAL GROUP	0.00	0.00	0.00	0.00
	Acct: X6.25				
	AMERICAN INFOSOURCE LP - AGENT DII	123.98	123.98	0.00	123.98
	Acct: 9800				
	JEFFREY P HOOPER DMD	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 1585				
	PRA/PORTFOLIO RECOVERY ASSOC	539.72	539.72	0.00	539.72
	Acct: 1540				
	PENELEC/FIRST ENERGY**	373.58	373.58	0.00	373.58
	Acct: 4816				
	PEOPLES NATURAL GAS CO LLC*	1,646.67	1,646.67	0.00	1,646.67
	Acct: 5869				
	S GOLDBLATT PATHOLOGY++	0.00	0.00	0.00	0.00
	Acct: 1181				
	STEPHEN J MATSE DO	0.00	0.00	0.00	0.00
	Acct: A000				
	PRA/PORTFOLIO RECOVERY ASSOC	500.53	500.53	0.00	500.53
	Acct: 4501				
	WEBBANK-FINGERHUT	283.78	283.78	0.00	283.78
	Acct: 4681				
					<hr/> 5,668.70

TOTAL PAID TO CREDITORS

39,403.58

TOTAL

CLAIMED 0.00

PRIORITY 15,808.44

SECURED 5,668.70

Date: 03/23/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
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Certificate of Notice Page 4 of 6
**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

SANDI J. URSEL

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:14-70668 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Sandi J. Ursel
 Debtor

Case No. 14-70668-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: jfur
 Form ID: pdf900

Page 1 of 2
 Total Noticed: 27

Date Rcvd: Mar 31, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 02, 2020.

db +Sandi J. Ursel, 231 Grape Avenue, Johnstown, PA 15906-2010
 sp +Stephen R. Miller, Pond Lehighy Stern & Girodano, 401 Liberty Avenue, Ste. 2325,
 Pittsburgh, PA 15222-1035
 13980222 American InfoSource LP as agent for, DIRECTV, LLC, PO Box 51178,
 Los Angeles, CA 90051-5478
 13957209 +BANK OF AMERICA, N.A., ATTN: BANKRUPTCY DEPT., MAIL STOP CA6-09-01-23, 400 NATIONAL WAY,
 SIMI VALLEY, CA 93065-6414
 13924565 +Bank of America Home Loans, P.O. Box 5170, Simi Valley, CA 93062-5170
 13924568 +Conemaugh Memorial Medical Center, Attn: Patient Accounting, 1086 Franklin Street,
 Johnstown, PA 15905-4305
 13924569 +Conemaugh Physician Group, 1086 Franklin Street, Johnstown, PA 15905-4398
 13924571 +Dr. Jeffrey P. Hooper, D.M.D., PC, 100 Hostetler Road, Johnstown, PA 15904-3111
 13924574 +Penelec, P.O. Box 3687, Akron, OH 44309-3687
 13957721 +Penelec A Firstenergy Company, c/o Firstenergy Corp., 331 Newman Springs Road, Building 3,
 Red Bank, NJ 07701-5688
 13924575 +Peoples Natural Gas Company, P.O. Box 644760, Pittsburgh, PA 15264-4760
 13983259 +Peoples Natural Gas Company, LLC, 375 N. Shore Drive, Suite 600, Pittsburgh, PA 15212-5866,
 Attn: Dawn Lindner
 13924576 +S. Goldblatt Pathology, P.O. Box 49, Pittsburgh, PA 15230-0049
 13924577 +Stephen J. Matse Do, P.O. Box 1254, Johnstown, PA 15907-1254

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Apr 01 2020 04:36:27
 Capital One Auto Finance, C/O Ascension Capital Group, P.O. Box 201347,
 Arlington, Tx 76006-1347
 cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Apr 01 2020 04:37:06
 Capital One Auto Finance c/o AIS Portfolio Service, 4515 N. Santa Fe Ave., Dept APS,
 Oklahoma City, OK 73118-7901
 13924566 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 01 2020 04:36:24 Capital One,
 P.O. Box 30285, Salt Lake City, UT 84130-0285
 13924567 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Apr 01 2020 05:25:20
 Capital One Auto Finance, 3905 Dallas Pkwy, Plano, TX 75093-7892
 13948888 +E-mail/PDF: EBN.AIS@AMERICANINFOSOURCE.COM Apr 01 2020 04:37:20
 Capital One Auto Finance c/o AIS, Potfolio, LP f/k/a AIS Data Services,
 d/b/a Ascension Capital Group, 4515 N Santa Fe Ave Dept APS, Oklahoma City, OK 73118-7901
 13924570 E-mail/Text: G06041@att.com Apr 01 2020 04:31:46 DirecTV, P.O. Box 11732,
 Newark, NJ 07101
 13946248 E-mail/Text: bk.notifications@jpmchase.com Apr 01 2020 04:30:42 JPMorgan Chase Bank N.A.,
 National Bankruptcy Department, P.O.Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
 13924572 E-mail/Text: camanagement@mtb.com Apr 01 2020 04:30:37 M&T Bank,
 Lending Services, Customer Support, P.O. Box 900, Millsboro, DE 19966
 13943742 E-mail/Text: camanagement@mtb.com Apr 01 2020 04:30:37 M&T Bank, PO Box 1288,
 Buffalo, NY 14240-1288
 13970946 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 01 2020 04:37:09
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 13924573 +E-mail/PDF: gecsedirecoverycorp.com Apr 01 2020 04:37:46 PayPal Smart Connect,
 P.O. Box 965003, Orlando, FL 32896-5003
 13924578 +E-mail/PDF: gecsedirecoverycorp.com Apr 01 2020 04:37:44 Walmart/GECRB, P.O. Box 530927,
 Atlanta, GA 30353-0927
 13951110 +E-mail/Text: bnc-bluestem@quantum3group.com Apr 01 2020 04:31:58 Webbank-Fingerhut,
 6250 Ridgewood Rd, St. Cloud, MN 56303-0820

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Bank of America, N.A.
 cr JPMorgan Chase Bank, N.A.
 cr M&T BANK

TOTALS: 3, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-7

User: jfur
Form ID: pdf900

Page 2 of 2
Total Noticed: 27

Date Rcvd: Mar 31, 2020

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 02, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 23, 2020 at the address(es) listed below:

Andrew F Gornall	on behalf of Creditor	M&T BANK andygornall@latouflawfirm.com
Andrew F Gornall	on behalf of Creditor	JPMorgan Chase Bank, N.A. andygornall@latouflawfirm.com
James Warmbrodt	on behalf of Creditor	JPMorgan Chase Bank, N.A. bkgroup@kmlawgroup.com
James Warmbrodt	on behalf of Creditor	M&T BANK bkgroup@kmlawgroup.com
Joseph P. Schalk	on behalf of Creditor	Bank of America, N.A. jschalk@barley.com, sromig@barley.com
Kenneth P. Seitz	on behalf of Debtor Sandi J. Ursel	thedebraters@aol.com
Mario J. Hanyon	on behalf of Creditor	Bank of America, N.A. pawb@fedphe.com
Office of the United States Trustee		ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour		cmecf@chapter13trusteedpa.com

TOTAL: 9